THE MINISTER Of STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b)The performance of Public Sector Banks (PSBs) for the half year ending 30th September, 2006 was reviewed in the meeting with their Chief Executive held on 6.11.2006. In view of the continued high growth of bank credit, PSBs have been advised to focus on deposit growth and re-balance their portfolios to ensure that adequate credit is available to the productive sector of the economy.

(c) and (d) The Government of India is implementing schemes for providing loans to various sections of the society living below poverty line (BPL) including Swamajayanti Gram Swarojgar Yojana (SGSY), Prime Minister Rojgar Yojana (PMRY), etc. As per information furnished by RBI, the public and private sector banks disbursed loans amounting to Rs. 1,125 crore under SGSY and Rs. -1,536 crore under PMRY during the year 2005-06. However, studies conducted by RBI have indicated that there have been some instances of delay in disbursement of credit by the banks due to various reasons, including inadequate number of applications received by the banks bunching of applications towards the end of the financial years, non-receipt/delay in receipt of subsidy, lack of coordination among implementing agencies, non completion of formalities by applicants, deficient applications, delay in creation of assets by the borrowers, etc. Further, approximately 22.38 lakh SHGs have been Credit-Linked by banks with a total financial assistance of Rs. 11,398 crore upto 31st march, 2006.

(e) Government/RBI have taken various steps for expeditious sanctioning and disbursement of credit under these schemes which *inter-aiia,* include monitoring the performance of domestic scheduled commercial banks on a regular basis, requesting States to be proactive in implementing the schemes, treating the advances sanctioned under SGSY as priority sector advances, prescribing time limit for prompt disposal of loan applications, requiring vesting of adequate sanctioning powers with the branch manager, etc.

**Norms for air travel by officials**

2928. SHRI BASHISTHA NARAIN SINGH: Will the Minister of FINANCE be pleased to state:

(a) the details of Government guidelines and norms for entitlement of class of air travel by Joint Secretaries/Additional Secretaries in the Central Government;

(b) if so, the details thereof;

(c) whether these guidelines and norms of entitlement class during air travel are different for these officials during the official tours; and

(d) if so, the details thereof and the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) As per existing norms for air travel, the travel entitlement of Additional Secretary and Joint Secretary in Central Government is as under:—

| Officer | Within India | Outside India |
|---|---|---|
| Additional Secretary | Executive Class | Business/Club Class |
| Joint Secretary | Standard Class | Business/Club Class |

(c) These norms of air travel entitlement are applicable during official tour>

(d) Does not arise in view of reply to (c) above.

**Bank loans given to SHGs**

2929. MISS MABEL REBELLO: Will the Minister of FINANCE be pleased to state:

(a) number of SHGs in the country in the year 2003-04, 2004-05 and 2005-06;

(b) number of SHGs which are totally linked to the banks during these years, year-wise;

(c) the total amount of bank loans given to the SHGs during the last three years by various banks, bank-wise and year-wise; and

(d) how many women across India are associated with SHGs and how many of them are engaged in micro credit economic activities?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) The Self Help Group (SHG)